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ABSTRACT OF THE DISCLOSURE

A system and method for obtaining credit card transaction data related to conduct by customers, regardless of the issuer of the actual cards used in the transactions. Transaction data is obtained by an issuer of credit cards from a Merchant Acquirer. The issuer eliminates transactions on cards issued by the issuer and ~~to~~ eliminates <sup>any</sup> duplicate ~~any~~ non-issuer card numbers. A file of "scrubbed" non-issuer credit card numbers is then sent to a Credit Bureau that identifies which of the non-issuer card numbers in the scrubbed file actually belong to consumers who own a card from the issuer. The Credit Union appends the issuer's card number of the consumer to the non-issuer card number and returns this data to the issuer. The issuer is then able to update an internal database which identifies transactions performed by customers of the issuer using cards from a different issuer.